

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Joseph M. Cavlovich
Melanie S. Cavlovich
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 14-24444-GLT
Chapter: 13

Related to Document No. 160

Hearing Date: 6/17/20 at 11:00 AM

**ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this *The 24th of March, 2020*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 160 by the Chapter 13 Trustee,

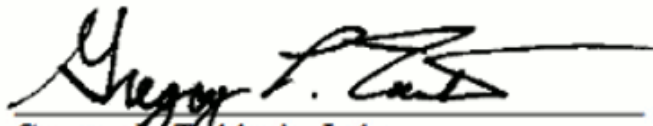
It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before May 18, 2020**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **June 17, 2020 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is* **SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.**



Gregory L. Taddonio, Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph M. Cavlovich
Melanie S. Cavlovich
DebtorsCase No. 14-24444-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: 604Page 1 of 3
Total Noticed: 50

Date Rcvd: Mar 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2020.

db/jdb
13950897 +Joseph M. Cavlovich, Melanie S. Cavlovich, 10 Christler Street, Pittsburgh, PA 15223-2039
13981923 Best Buy Credit Serives, PO Box 183195, Columbus, OH 43218-3195
13950905 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13950906 +Children's Hospital of Pittsburgh of UPM, P.O. Box 382059, Pittsburgh, PA 15250-0001
+Childrens Hospital of Pittsburgh, c/o State Collection Service, 2509 S. Stoughton Rd.,
Madison, WI 53716-3314
13994220 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13950912 Home Depot Services, PO Box 182676, Columbus, OH 43218-2676
13950913 Juniper, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
13950916 #+Litholink Corporation, 2250 West Campbell Park Drive, Chicago, IL 60612-3502
13950917 Lowe's/GERCB, P.O. Box 530914, Atlanta, GA 30353-0914
13950918 +Medexpress Billing, PO Box 719, Dellslow, WV 26531-0719
13950922 NCO Financial Systems, Inc., Payment Services, PO Box 60500,
City of Industry, CA 91716-0500
13990888 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
13950925 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
13950924 +PNC Bank, 3232 Newark Drive, Miamisburg, OH 45342-5421
13983786 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
13950926 PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534
13950927 Sam's Club/GERCB, PO Box 530942, Atlanta, GA 30353-0942
13950929 +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
13950931 +Target Card Servcies, PO Box 660170, Dallas, TX 75266-0170
13950932 UPMC Passavant, PO Box 382059, Pittsburgh, PA 15250-8059
13950933 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13950935 +UPMC Presbyterian-Shadyside, P.O. Box 382059, Pittsburgh, PA 15250-0001
13950937 +UPMC St. Margaret, P. O. Box 382059, Pittsburgh, PA 15250-0001
13950939 Urologic Associtaes of Western PA, 200 Delafield Rd., Suite 3060,
Pittsburgh, PA 15215-3235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13950895 E-mail/Text: kristin.villneauve@allianceoneinc.com Mar 25 2020 03:50:52
AllianceOne Reevivables Management, Inc., PO Box 3111, Southeastern, PA 19398-3111
13950896 +E-mail/Text: ally@ebn.phinsolutions.com Mar 25 2020 03:50:52 Ally Bank, P.O. Box 130424,
Roseville, MN 55113-0004
13962747 E-mail/Text: ally@ebn.phinsolutions.com Mar 25 2020 03:50:52
Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
13974334 +E-mail/Text: bncmail@w-legal.com Mar 25 2020 03:51:45 CERASTES, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13950899 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 25 2020 03:55:47
Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950903 E-mail/PDF: gecsed@recoverycorp.com Mar 25 2020 03:54:47 Care Credit/GERCB,
GE Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061
13950904 +E-mail/Text: bankruptcy@cavps.com Mar 25 2020 03:51:48 Cavalary Portfolio Services,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
13951478 +E-mail/Text: bankruptcy@cavps.com Mar 25 2020 03:51:49 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13950907 +E-mail/Text: mediamanagers@clientservices.com Mar 25 2020 03:50:53 Client Services,
3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
13950908 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 25 2020 03:51:09 Comenity - Giant Eagle,
PO Box 659584, San Antonio, TX 78265-9584
13950909 E-mail/PDF: creditonebknofications@resurgent.com Mar 25 2020 03:54:21 Credit One Bank,
PO Box 60500, City of Industry, CA 91716-0500
13950910 E-mail/PDF: DellBKNofications@resurgent.com Mar 25 2020 03:54:57 Dell Preferred Account,
Payment Processing Center, PO Box 6403, Carol Stream, IL 60197-6403
13950911 +E-mail/PDF: gecsed@recoverycorp.com Mar 25 2020 03:54:16 GERCB/Amazon, PO Box 960013,
Orlando, FL 32896-0013
13950898 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 25 2020 03:55:43 BP,
Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
13950928 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 25 2020 03:55:00 Slate from Chase,
Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
13950914 E-mail/Text: bncnotices@becket-lee.com Mar 25 2020 03:50:59 Kohl's, PO Box 2983,
Milwaukee, WI 53201-2983
13950915 +E-mail/Text: bankruptcy@affglo.com Mar 25 2020 03:51:37 Leading Edge Recovery Solutions,
PO Box 129, Linden, MI 48451-0129
13950919 +E-mail/Text: rcpsbankruptcy@parallon.com Mar 25 2020 03:52:15 Medicrodit,
PO Box 1629, Maryland Heights, MO 63043-0629
13950923 E-mail/Text: electronicbkydocs@nelnet.net Mar 25 2020 03:51:43 Nelnet, P.O. Box 82561,
Lincoln, NE 68501-2561
13993643 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 25 2020 03:54:53
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: jhel
Form ID: 604

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Total Noticed: 50

Date Rcvd: Mar 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13955298 E-mail/Text: bnc-quantum@quantum3group.com Mar 25 2020 03:51:17
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14239646 E-mail/Text: bnc-quantum@quantum3group.com Mar 25 2020 03:51:17
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13967068 +E-mail/Text: bncmail@w-legal.com Mar 25 2020 03:51:45 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13950936 +E-mail/Text: BankruptcyNotice@upmc.edu Mar 25 2020 03:51:59 UPMC Shadyside,
Quantum I Building, Third Floor, Distribution Room #386, 2 Hot Metal Street,
Pittsburgh, PA 15203-2348
13958516 +E-mail/Text: electronicbkydocs@nelnet.net Mar 25 2020 03:51:43 US Department of Education,
c/o Nelnet, 3015 South Parker Road Suite 400, Aurora, CO 80014-2904

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
cr PNC Bank, National Association
cr* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13950900* Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950901* Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950902* Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950920* Medicredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
13950921* Medicredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
13950930* +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
13950934* UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13950938* +UPMC St. Margaret, P. O. Box 382059, Pittsburgh, PA 15250-0001

TOTALS: 2, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2020 at the address(es) listed below:

David Neeren on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dneeren@rasnj.com
David Neeren on behalf of Creditor PNC Bank, National Association dneeren@rasnj.com
David Neeren on behalf of Creditor PNC BANK N.A. dneeren@rasnj.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgrou@kmlawgroup.com
Karina Velter on behalf of Creditor PNC BANK N.A. amps@manleydeas.com
Kenneth Steidl on behalf of Debtor Joseph M. Cavlovich julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Kenneth Steidl on behalf of Joint Debtor Melanie S. Cavlovich
julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Lauren Berschler Karl on behalf of Creditor PNC BANK N.A. lkarl@rascrane.com,
lbkarl03@yahoo.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: jhel
Form ID: 604

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Total Noticed: 50

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Stuart P. Winneg on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION swinneg@udren.com,
cblack@udren.com

TOTAL: 11